



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal)
Serial No: 09/891,913) Art Unit
Filed: June 26, 2001) 3692
10 For: Method and Apparatus for A Payment Card System)
Examiner: Monfeldt, Sarah M)
15 Attorney Docket: 11195.33)

RESPONSE TO OFFICE ACTION AND SUBSTANCE OF INTERVIEW SUMMARY

20 Commissioner for Patents
P O Box 1450,
Alexandria, VA 22313-1450

Sir:

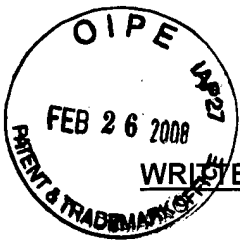
25 This response is to the Office Action dated February 12, 2008, having a shortened
statutory period for response set to expire on March 12, 2008, required the Applicant to file
SUBSTANCE OF INTERVIEW.

The attachment provides a written statement of an Interview with the examiner.
The statement is timely filed as being filed within one month of the action date of
30 2/12/2008 or the interview date of 1-29-2008, which ever is later on or before 3/12/2008.

CERTIFICATE OF MAILING UNDER 37 CFR §1.8

35 I hereby certify that this correspondence is being deposited with the United States Postal
Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner for
Patents, P O Box 1450, Alexandria, VA 22313-1450, on 2/20/2008 by
Tsinghal TARA CHAND SINGHAL, Applicant

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WRITTEN STATEMENT OF AN INTERVIEW WITH THE EXAMINER UNDER 37 CFR 1.133(b)

An interview was conducted on January 29, 2008 with the Examiner Sarah Monfeldt and Supervisor Kambiz Abdi, and the Applicant.

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Examiner has attached an Interview Summary in his 2/12/2008 action. Applicant agrees with that summary.

10 Applicant proposed claims that applicant believed overcome the cited art. The proposed claims 77-80 and 94 to 105, to be filed as an RCE, were discussed. The applicant provided a brief overview of the invention and how the proposed claims overcome the cited art. Examiner indicated, in view of the proposed amendments further consideration and search would be required.

15 Dated this the 20th day of February, 2008

Respectfully submitted,

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25 Response To OA 2-12-2008